

Our Ref : T 1020/ SHB4474J /JW (st)

Date : 8-Dec-2020

**QBE INSURANCE (INT'L) LTD**  
**1 Raffles Quay #29-10**  
**South Tower**  
**Singapore 048583**

CDGE Taxi Claims Dept  
59 Loyang Drive 4th Flr  
Singapore 508969

**COMFORTDELGRO**  
**ENGINEERING**

**ComfortDelGro Engineering Pte Ltd**  
205 Braddell Road Singapore 579701

Mainline +65 6383 6280  
Facsimile +65 6280 9755

www.cdge.com.sg

Company Registration No: 199506048W

**Workshops**

**Braddell**  
205 Braddell Road  
Singapore 579701

**Loyang**  
59 Loyang Drive  
Singapore 508969

**Sin Ming**  
383 Sin Ming Drive  
Singapore 575717

**Pandan**  
45 Pandan Road  
Singapore 609286

**Ubi**  
320 Ubi Road 3  
Singapore 408649

**Sungei Kadut**  
7 Sungei Kadut Way  
Singapore 728791

**WITHOUT PREJUDICE**

Attn : Motor Claims Department

Dear Sir

**ACCIDENT INVOLVING OUR TAXI SHB4474J YOUR INSURED SJP9599C**  
**AND OTHER \_\_\_\_\_ ON 27 Oct 2020**

We are the authorised repair workshop for Comfort Transportation Pte Ltd, the owner of motor Vehicle No : SHB4474J which was involved in the captioned accident with your insured vehicle. The vehicle owner and the taxi driver concerned have requested and authorized us to assist them in presenting their claims against the party responsible for all applicable matters arising from the damage to the vehicle.

As the accident was caused by the negligent act of your insured driving : SJP9599C we are submitting these claims for your consideration on behalf of the claimants.

**TAXI OWNER'S CLAIM**

1	Cost of Repair	\$ 802.50
2	2 days Loss of Rental @ \$ 125.40 per day	\$ 250.80
3	Survey Report Fees (Surveyed by M/s LKK)	\$ -
4	LTA Search Fees	\$ 2.00
5	GIA / Police Report Fees	\$ -
6	Towing / Medical / Transportation Fees	\$ -
Sub Total :		\$ 1,055.30

**HIRER'S CLAIM**

7	2 days Loss of Income @ \$ 80.00 per days	\$ 160.00
Total Claims :		\$ 1,215.30

We enclose herewith the following documents to support the claims: -

- a) Original repair bill
- b) LTA search slip/s of : SJP9599C
- c) GIA / Police report/s of : SHB4474J
- d) Letter of authority from owner / hirer / operator
  - ( ) Witness statement/s ( ) Towing/Medical bill/receipts ( ) Certificate of Insurance
  - ( ) Photocopies of Accident Scene ( x ) Downtime/Mileage record ( x ) Rental Rate letter

Kindly look into the matter and let us hear from you on the settlement of the said claims as soon as possible.

Please note that it is a condition of any settlement reached that it shall be without prejudice to any personal injury claim (if any) of the taxi driver.

Yours faithfully

*Jim Wong*

CDGE Claims Department

Tel : 6214 8374 Fax : 6214 1843 Email : jimwong@cdge.com.sg

This is a computer generated letter. No signature is required.

A member of

**COMFORTDELGRO**

**LETTER OF AUTHORISATION**

(NAF / PAF)

**ACCIDENT INVOLVING TOYOTA PRIUS SHB4474J , SJP9599C ON 27-Oct-20 08:40**  
**ALONG 649A PASIR RIS DR 10**

I / We **MOHD DAUD BIN MOH...** (Hirer) NRIC No.: **SXXXX614C**

and/or (Relief) NRIC No.: **SXXXX614C**

Taxi Number **SHB4474J**

hereby authorise ComfortDelGro Engineering Pte Ltd(CDGE):

1. To submit my/our claims for damages, costs and expense, including loss of earning (Pending successful recovery), loss of rental, medical fee and legal costs.
2. To have absolute discretion to agree to any settlement or compensation amount in respect of my/our claim against third party (except personal injuries and medical claims).
3. To sign Discharge Voucher on my/our behalf.
4. To accept any payment (claim proceeds) in respect of the claim against third party and payment by cheque shall be forward directly to CDGE in accordance with CDGE's instruction and made in favour of **"ComfortDelGro Engineering Pte Ltd"**.

Date **27-Oct-2020**

Name of Hirer **MOHD DAUD BIN MOHD BASSAR**

Hirer NRIC **SXXXX614C**

Signature :



Address **749 PASIR RIS STREET 71 #04-58**  
**510749**

Contact No. **91077729**

# DISCHARGE VOUCHER

Without Prejudice  
Save As to Costs

Your Reference : T1020/SHB4474J/JW(st)  
Our Reference : VC014068

I/We, **COMFORT TRANSPORTATION PTE LTD** do hereby acknowledge the sum of Singapore Dollars: **FIVE HUNDRED AND SEVENTY ONLY (S\$570.00)** being full discharge and satisfaction of all claims against QBE Insurance (Singapore) Pte Ltd and their Insured, '**PATRICK CHEN GUEK FAH**', over damage to my/our vehicle **SHB 4474J** from an accident involving **SJP 9599C** at/along **649A PASIR RIS DR 10**, which occurred on **27 OCT 2020** at about **0840** Hours.

Further, I/we hereby acknowledge and accept that the above said sum paid to me is 'strictly on a without admission of liability basis' and I/we hereby discharge and release the said QBE Insurance (Singapore) Pte Ltd and their Insured '**PATRICK CHEN GUEK FAH**', from all claims, demands or action of damages as a result of the said accident.

Also, I/we hereby agree to indemnify and keep indemnified the said QBE Insurance (Singapore) Pte Ltd against all and any claims whatsoever made or to be made by any person or persons on my/our behalf in respect of the said accident.

Dated this (day) 7th of (month) April (year) 2021

Signature

CLAIMS DEPARTMENT  
COMFORTDELGRO ENGINEERING PTE LTD  
511 JOYANG DRIVE  
SINGAPORE 508969

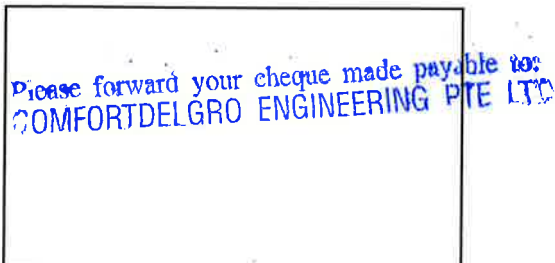
Claimant's Name

FIN/NRIC No.

The contents of this document apply to vehicle damages only

All personal injuries and damages arising therefrom are excluded  
from the ambit and application of this document"

Address



Company stamp if applicable

Witness's Signature

Witness's Name

CLAIMS DEPARTMENT  
COMFORTDELGRO ENGINEERING PTE LTD  
511 JOYANG DRIVE  
SINGAPORE 508969

FIN/NRIC No.

Address

Please return to:  
General Claims Department  
QBE Insurance (Singapore) Pte Ltd  
60 Anson Road  
#11-01 Mapletree Anson  
Singapore 079914  
Fax: 6534 5356

**GST REG. NO. M2-8921817-3****TAX INVOICE**

8010056

QBE INSURANCE (INT'L)LTD

1 RAFFLES QUAY SOUTH TOWER #29-10  
SINGAPORE 048583

CONTACT NO: 62246633

**VEHICLE NO**  
SHB4474J**MAKE**  
TOYOTA**MODEL**  
PRIUS HYBRID(G4)**DATE OF REG**  
03.10.2017**CHASSIS CODE**  
JTDKB3FU503565115**NO/DATE**  
91534388 27.11.2020**JOB NO.**  
305430238**ODOMETER READING****JOB TYPE**

Description : 3P 27.10.2020

**Invoice for Lump Sum Repair**

Total Lump Sum Repair Amt	750.00
Add GST @ 7.000 %	52.50
<b>Total Invoice amount</b>	<b>802.50</b>

Issued by : CHEWBEELENG 27.11.2020 13:16:39  
Repair Type : CLSO/57/57  
Payment Type/Term : /Credit 30 days

**omfortDelGro Engineering Pte Ltd**  
member of **COMFORTDELGRO**Head Office:  
205 Braddell Road  
Singapore 579701

Kindly note that no receipt shall be issued unless requested.

**CUSTOMER'S COPY**

ACCOUNT No.	INVOICE No.	AMOUNT	BANK/CHQ No.

Our Ref: CT20100439

Date: 06 November 2020



## TO WHOM IT MAY CONCERN

Dear Sir/Madam

ACCIDENT ON                      27/10/2020    @   08:40 hrs  
ALONG                              649A PASIR RIS DR 10  
INVOLVING                        SJP9599C

We refer to the above-mentioned accident and wish to inform that **Comfort Transportation Pte Ltd** is the registered owner of the taxi bearing vehicle registration number **SHB4474J** (the "Taxi"). The Taxi was hired to **MOHD DAUD BIN MOHD BASSAR IC NO SXXXX614C** a registered hirer-operator of **Comfort Transportation Pte Ltd** at the time of occurrence of the aforementioned accident at a rental rate **\$125.40** per day (inclusive of GST).

Please be advised that the Taxi was insured with **India International Insurance Pte Ltd** on a third party basis at the material time of the accident.

We wish to confirm that the aforesaid hirer-operator had obtained our permission to undertake repairs for damage on the Taxi arising from the said accident with a motor workshop of his choice.

Please liaise with the said hirer-operator or his authorized workshop directly for settlement of claims with third party's insurance company in respect of the said accident.

Yours faithfully

Philip Chia  
Manager, Fleet Safety

This is a computer generated letter. No signature is required.



**GENERAL INSURANCE ASSOCIATION OF SINGAPORE  
RECORDS MANAGEMENT CENTRE**

6 Raffles Quay #18-00, Singapore 048580  
Phone: +65 6224 0010 Fax: +65 6224 0030  
Operating Hours: Monday to Friday 9am to 5pm  
GST Registration No: M400017735

### Third Party Insurer Enquiry

Our Ref No: GR-20-130827

Date of Request: 27/10/2020

Your Ref No:

Online Purchase

ComfortDelGro Engineering Pte Ltd  
205 Braddell Road  
Singapore 579701

Dear Sir/Madam,

Enquiry Date 27/10/2020  
Enquiry By Janet Lim Siang Gek  
TP Vehicle No. SJP9599C  
Accident Date 27/10/2020

**Enquiry Result**

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
SJP9599C	QBE Insurance (Singapore) Pte Ltd	18/01/2020-17/01/2021	62246633

Thank You.

The images provided to you are taken from the original reports forwarded to the centre by the members of the General Insurance Association of Singapore and we take no responsibility for their accuracy or contents and shall be under no liability whatsoever for any loss or damage arising out of or in connection with the reports or their images.

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## **Asher Sng (LKKAUTO)**

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**From:** Asher Sng (LKKAUTO)  
**Sent:** Tuesday, 16 March 2021 11:24 AM  
**To:** SALIENT\_PC@YAHOO.COM  
**Subject:** ACCIDENT INVOLVING SJP 9599C AND SHB 4474J ON 27/10/2020

**Our Ref: CC3/QBE20011713/Ees3**

16 MAR 2021

**PATRICK CHEN GUEK FAH**

Dear Sir/Madam,

### **ACCIDENT INVOLVING SJP 9599C AND SHB 4474J ON 27/10/2020**

We refer to the above accident where we are acting for QBE Insurance (Singapore) Pte Ltd to resolve the claim against you and/or your authorized driver under the Auto Insurance policy taken up with them.

Kindly note that we have reviewed this matter and would like to advise that you and/or your authorized driver may not be absolved from blame for this accident.

If you have evidence/information to prove that we should not settle the third party claim, kindly let us have them in writing within the next 10 day, after we shall proceed with negotiation with Third Party claimant on the **without prejudice basis** and any settlement should not bind any claims whatsoever by you/your driver against the other party's insurer arising from this particular accident.

Please note that your No-Claim Discount (NCD) (if any) will be affected and reduced by 30% (20% for commercial vehicles) upon next renewal due to this Third Party claim. However, if your policy has a NCD protector feature, it will be deemed utilized for this claim and your NCD will be protected.

Please call us if you have further queries.

Yours faithfully,

Asher  
Case Handler  
DID: 6841 6051  
FAX: 6741 4108  
Email: [ashersng@lkkauto.com](mailto:ashersng@lkkauto.com)

c.c. QBE Insurance (Singapore) Pte Ltd  
(Motor Claims Dept)



## Asher Sng (LKKAUTO)

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**From:** Andrew Lim <andrew.lim@qbe.com>  
**Sent:** Tuesday, 6 April 2021 3:13 PM  
**To:** Asher Sng (LKKAUTO)  
**Cc:** Admin A; claims-singapore  
**Subject:** RE: [MANDATE REQUEST] RE: Direct Settlement - Accident Involving SJP 9599C (OI : QBE - VC014068) AND SHB 4474J (TP : LKK REF - CC3/QBE20011713/Ees3) on 27/10/2020

Dear Asher,

Please proceed as advised.

Thank you.

---

### Andrew Lim

Executive

Claims | Asia

1 Wallich Street, #35-01, Guoco Tower, Singapore 078881

+65 6477 1243 | +65 6224 6633

[Website](#) [LinkedIn](#) [Twitter](#)



Winner of Insurance Asia Awards 2020 – Digital General Insurance Initiative of the Year, Singapore  
Insurance Business Asia List – Top Insurance Workplaces 2020, Asia  
Winner of AustCham Singapore Business Awards 2020 – Digital Capability Award

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**From:** Asher Sng (LKKAUTO) <AsherSng@lkkauto.com>  
**Sent:** Saturday, 3 April 2021 9:31 pm  
**To:** Andrew Lim <andrew.lim@qbe.com>  
**Cc:** Admin A <admin-a@lkkauto.com>; claims-singapore <claims-singapore@qbe.com>  
**Subject:** [MANDATE REQUEST] RE: Direct Settlement - Accident Involving SJP 9599C (OI : QBE - VC014068) AND SHB 4474J (TP : LKK REF - CC3/QBE20011713/Ees3) on 27/10/2020

This email was sent from someone outside of QBE. Be cautious opening links and attachments. Use the 'Report Phishing' button if suspicious.

Your ref : VC014068

Our ref : CC3/QBE20011713/Ees3q2

Dear Sirs,

We refer to the above matter.

The accident occurred when both party straddling lane.

Basing on the reports of the circumstance of the accident, we propose to settle third-party claim at 50% liability.

We did clarify with insured the nature of the accident and he's aware that NCD (if any) would be affected.

We seek your approval to offer repairer " **COMFORTDELGRO ENGINEERING PTE LTD**" at **\$578.65(all-in)**.

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repairs (with GST)	\$ 1,685.09	\$ 802.50
2. Loss of Rental (2days x \$125.40)	\$ 250.80	\$ 250.80 (2days x \$125.40)
3. Loss of Income (2days x \$80)	\$ 160.00	\$ 100.00 (2days x \$50)
	Sub Total: \$ 1,153.30	
		50%\$ 576.65
4. LTA Search Fee	\$ 2.00	\$ 2.00
	Total :\$ 2,097.89	\$ <b>578.65</b>

Enclosed here with all the relevant documents for your perusal.

**For your approval please.**

Thank You.

Best Regards,

**Asher Sng** | Case Handler

**LKK Auto Consultants Pte Ltd**

email: [ashersng@lkkauto.com](mailto:ashersng@lkkauto.com) | fax: 6741-4108 | did: 6841-6051

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

*Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.*

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**From:** Andrew Lim <[andrew.lim@qbe.com](mailto:andrew.lim@qbe.com)>

**Sent:** Thursday, 14 January 2021 4:56 PM

**To:** Asher Sng (LKKAuto) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; claims-singapore <[claims-singapore@qbe.com](mailto:claims-singapore@qbe.com)>

**Subject:** RE: Direct Settlement - Accident Involving SJP 9599C (OI : QBE - VC014068) AND SHB 4474J (TP : LKK REF - CC3/QBE20011713/Ees3) on 27/10/2020

Hi Asher,

TP LOD is attached above.

Please assist.

---

**Andrew Lim**

Executive

Claims | Asia

1 Wallich Street, #35-01, Guoco Tower, Singapore 078881

+65 6477 1243 | +65 6224 6633

[Website](#) [LinkedIn](#) [Twitter](#)



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Insurance Business Asia List – Top Insurance Workplaces 2020, Asia  
Winner of AustCham Singapore Business Awards 2020 – Digital Capability Award

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**From:** Andrew Lim

**Sent:** Wednesday, 28 October 2020 3:33 pm

**To:** Su Li (LKK Auto) <[suli@lkkauto.com](mailto:suli@lkkauto.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Asher Sng (LKKAuto) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>; claims-singapore <[claims-singapore@qbe.com](mailto:claims-singapore@qbe.com)>

**Subject:** RE: Direct Settlement - Accident Involving SJP 9599C (OI : QBE - VC014068) AND SHB 4474J (TP : LKK REF - CC3/QBE20011713/Ees3) on 27/10/2020

Dear Su Li,

The GIA report is attached above.

Thank you.

---

**Andrew Lim**

Executive

Claims | Asia

1 Raffles Quay, #29-10 South Tower, Singapore 048583

+65 6477 1243 | +65 6224 6633

[Website](#) [LinkedIn](#) [Twitter](#)



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Insurance Business Asia List – Top Insurance Workplaces 2020, Asia

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**From:** Su Li (LKK Auto) <[suli@lkkauto.com](mailto:suli@lkkauto.com)>

**Sent:** Wednesday, 28 October 2020 2:28 pm

**To:** claims-singapore <[claims-singapore@qbe.com](mailto:claims-singapore@qbe.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Asher Sng (LKKAuto) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>; Andrew Lim <[andrew.lim@qbe.com](mailto:andrew.lim@qbe.com)>; Jenny Toh <[jenny.toh@qbe.com](mailto:jenny.toh@qbe.com)>

**Subject:** Direct Settlement - Accident Involving SJP 9599C (OI : QBE - TBA) AND SHB 4474J (TP : LKK REF - CC3/QBE20011713/Ees3) on 27/10/2020

This email was sent from someone outside of QBE. Be cautious opening links and attachments. Use the 'Report Phishing' button if suspicious.

Dear Sir / Madam,

We refer to the above matter.

We have inspected third party vehicle SHB 4474J at M/s COMFORTDELGRO ENGINEERING PTE LTD on a WP basis and TP repairer proposed for a direct settlement.

**Enclosed for your perusal is:**

- **TP estimated cost of repair**
- **TP GIA report**
- **Preliminary advice**

Meanwhile, kindly provide us the claim reference number and a copy of your insured's GIA report for our necessary action.

Kindly take note that the case handler in-charge is Asher.

***To check availability of the case handler, you may contact the undersigned.***

*\* Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.*

Thank you.

Best Regards,

**Su Li** | Admin Support

**LKK Auto Consultants Pte Ltd**

Phone: 6841 1467 Email: [SuLi@lkkauto.com](mailto:SuLi@lkkauto.com) Fax : 6271 8802

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

Branch : Blk 1007, Bukit Merah Lane 3, #01-11 | S(159721)

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